

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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MidFirst Bank

In Re:
Thaddus L. Adams,

Debtor.



Order Filed on December 13, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 14-26344 KCF

Adv. No.:

Hearing Date: 11/28/18 @ 9:00 a.m..

Judge: Kathryn C. Ferguson

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 13, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.
Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtor: Thaddus L. Adams

Case No: 14-26344 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 302 Ashmore Avenue, Trenton, NJ 08611, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Peter E. Zimnis, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 29, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2018 through November 2018 with \$349.74 in suspense for a total post-petition default of \$3,972.66 (5 @ \$864.48 less suspense balance of \$349.74)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,972.66 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2018, directly to Secured Creditor, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and Certification of Default is hereby resolved.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Thaddus L Adams
DebtorCase No. 14-26344-KCF
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2018.

db +Thaddus L Adams, 302 Ashmore Avenue, Trenton, NJ 08611-3680

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,
alubin@milsteadlaw.comDenise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.comDenise E. Carlon on behalf of Creditor CitiMortgage, Inc. bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.comFrancesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Gavin N. Stewart on behalf of Creditor Toyota Motor Credit Corporation BKNJ@buckleymadole.com

John Zimnis on behalf of Debtor Thaddus L Adams njbankruptcy@aol.com.

Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com

TOTAL: 10